

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Joel Edward Murphy**  
**Bonnie Lynn Murphy**  
Debtor(s)

Bankruptcy Case No.: 16-10928-TPA  
Related to Docket No. 75  
Chapter: 13  
Docket No.: 78 – 75  
Concil. Conf.: 6/4/19 at 09:30 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **April 29, 2019**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **May 20, 2019**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.


On **6/4/19 at 09:30 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: March 15, 2019

cm: All Creditors and Parties In Interest

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Joel Edward Murphy  
 Bonnie Lynn Murphy  
 Debtors

Case No. 16-10928-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: vson  
 Form ID: 213

Page 1 of 3  
 Total Noticed: 92

Date Rcvd: Mar 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2019.

db/jdb  
 cr +Joel Edward Murphy, Bonnie Lynn Murphy, 1822 Walnut Street, Erie, PA 16502-1755  
 +Specialized Loan Servicing LLC as servicing agent, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
 cr +WILMINGTON SAVINGS FUND SOCIETY, FSB, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
 14317245 ASPMD, 38 8th Street, Apartment 5, Cambridge, MA 02141-1525  
 14294646 +AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853  
 14317244 +American Coradius International LLC, PO Box 717, Getzville, NY 14068-0717  
 14317247 Belott Law Firm, Renaissance Center St., Erie, PA 16501  
 14294649 +CCI/Contract Callers Incorporated, 501 Greene Street, #302, Augusta, GA 30901-4415  
 14294648 +Carmel Financial Corporation, C/O Aam, 101 East Carmel Drive, Suite 205, Carmel, IN 46032-2668  
 14294650 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 14378849 CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043  
 14317248 +Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 790034, Saint Louis, MO 63179-0034  
 14317250 +Convergent Healthcare Recoveries Inc, 124 SW Adams Street, Suite 215, Peoria, IL 61602-2321  
 14317251 +Convergent Outsourcing Inc, 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004  
 14294651 +Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331  
 14317252 +Credit Bureau Collection Services Inc, PO Box 163333, Columbus, OH 43216-3333  
 14317254 +Credit Protection Association LP, PO Box 802068, Dallas, TX 75380-2068  
 14317255 +Creditech, PO Box 99, Bangor, PA 18013-0099  
 14317256 +Del Sol Medical Center, PO Box 740782, Cincinnati, OH 45274-0782  
 14375442 Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008  
 14294656 +Erie County Tax Claim Bureau, 140 West Sixth Street, Room 110, Erie, PA 16501-1073  
 14294657 First Premier, 601 South Minneapolis Avenue, Sioux Falls, SD 57104  
 14294659 +First Savings Credit Card, Po Box 5019, Sioux Falls, SD 57117-5019  
 14317260 +Foot & Ankle Care Centers, 3 Greenville Orthopedic Center, Greenville, PA 16125-1210  
 14294660 Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104  
 14294661 +Full Service Network, 600 Grant Street - Floor 30, Pittsburgh, PA 15219-2709  
 14317261 +Genoa, a Qol Healthcare Co, 1330 West 26th Street, Erie, PA 16508-1402  
 14294662 +IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557  
 14317262 ++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519  
 (address filed with court: J.C. Christensen & Associates Inc, PO Box 519, Sauk Rapids, MN 56379)  
 14317264 +Medical Associates of Erie, Osteopathic Internal Medical, One Lecom Place, Erie, PA 16505-2571  
 14317265 +Medicor Associates Inc, 104 East 2nd Street, 2nd Floor, Erie, PA 16507-1532  
 14317266 +Montgomery Lynch & Associates Inc, PO Box 22720, Beachwood, OH 44122-0720  
 14317267 +National Asset Recovery Services Inc, PO Box 1898, Saint Charles, MO 63302-1898  
 14317268 +Nations Recovery Center Inc, PO Box 620130, Atlanta, GA 30362-2130  
 14317269 #+Nationwide Credit Inc, PO Box 26314, Lehigh Valley, PA 18002-6314  
 14317270 +Nationwide Recovery Systems, 501 Shelley Drive, #300, Tyler, TX 75701-9553  
 14317272 +Northland Group Inc, PO Box 390846, Minneapolis, MN 55439-0846  
 14317273 +Northshore Clinical Associates, 120 East 2nd Street, Floor 3, Erie, PA 16507-1578  
 14317274 +Northwest Savings Bank, Attn: Colleen Lamberto, Po Box 337, Warren, PA 16365-0337  
 14317275 #+Orion Portfolio Services LLC, 53 Perimeter Center, Suite 450, Atlanta, GA 30346-2287  
 14317276 +Orthopaedic & Sports Medicine of Erie PC, 100 Peach Street, Suite 400, Erie, PA 16507-1423  
 14317277 +Osteopathic Cardiology Associates LLC, 4002 Schaper Avenue, Suite A, Erie, PA 16508-3358  
 14317278 +Pathology Associates of Erie, 5700 Soutwyck Boulevard, Toledo, OH 43614-1509  
 14294670 +Penn Credit, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988  
 14294671 +Progressive Insurance Company, 2450 Severn Avenue, Suite 102, Metairie, LA 70001-6956  
 14317279 +RAZOR Capital LLC, PO Box 390243, Minneapolis, MN 55439-0243  
 14317282 +RMS, PO Box 361595, Columbus, OH 43236-1595  
 14317280 +Receivables Outsourcing LLC, PO Box 549, Timonium, MD 21094-0549  
 14317281 +Regional Health Services, 510 Cranberry St, Erie, PA 16507-1075  
 14317283 +Southwest X-Ray LP, PO Box 220122, El Paso, TX 79913-2122  
 14317284 +St. Vincent Institute, 232 West 25th Street, Erie, PA 16544-0001  
 14294675 +Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424  
 14371579 UPMC Community Medicine, PO Box 1123, Minneapolis, MN 55440-1123  
 14317287 +UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472  
 14294676 +United Collection Services, 106 Commerce Street Suite 101, Lake Mary, FL 32746-6217  
 14317288 +Vision Financial Corp., 5301 East State Street Lower Level, Rockford, IL 61108-2457  
 14379904 +WF 19 Grantor Trust, C/O Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 14726443 +Wilmington Savings Fund Society, c/o Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921  
 14749010 +Wilmington Savings Fund Society, FSB, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948  
 14886266 +Wilmington Savings Fund Society, FSB Trustee, c/o 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr E-mail/PDF: rmscedi@recoverycorp.com Mar 16 2019 02:31:34  
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
Miami, FL 33131-1605  
14317246 +E-mail/Text: g20956@att.com Mar 16 2019 02:18:39 AT&T Mobility,  
1025 Lenox Park Boulevard NE, Atlanta, GA 30319-5309  
14317243 +E-mail/Text: EBNProcessing@afni.com Mar 16 2019 02:18:26 Afni Inc, PO Box 3427,  
Bloomington, IL 61702-3427  
14294647 +E-mail/Text: bnc-applied@quantum3group.com Mar 16 2019 02:18:34 Applied Card Bank,  
Attention: Bankruptcy, PO Box 17125, Wilmington, DE 19850-7125  
14365373 E-mail/PDF: resurgentbknnotifications@resurgent.com Mar 16 2019 02:30:09 CACH, LLC,  
PO BOX 10587, Greenville, SC 29603-0587  
14294652 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Mar 16 2019 02:18:52  
Credit Collections Svc, PO Box 773, Needham, MA 02494-0918  
14317253 +E-mail/PDF: creditonebknnotifications@resurgent.com Mar 16 2019 02:30:47 Credit One Bank,  
PO Box 98875, Las Vegas, NV 89193-8875  
14331895 +E-mail/PDF: resurgentbknnotifications@resurgent.com Mar 16 2019 02:30:49  
Del Sol Medical Center, Resurgent Capital Services, PO Box 1927,  
Greenville, SC 29602-1927  
14294653 E-mail/Text: Bankruptcy.Consumer@dish.com Mar 16 2019 02:18:16 Dish Network,  
Department 0063, Palatine, IL 60055-0063  
14294654 +E-mail/Text: bankruptcyntices@dcicollect.com Mar 16 2019 02:18:38 Diversified Consultant,  
Dci, PO Box 551268, Jacksonville, FL 32255-1268  
14294655 +E-mail/Text: Billing\_Paperwork@emergycare.org Mar 16 2019 02:18:51 Emergycare, Incorporated,  
1926 Peach Street, Erie, PA 16502-2872  
14317257 +E-mail/Text: csbankruptcy@eriewaterworks.org Mar 16 2019 02:18:43 Erie Water Works,  
Collection Department, 340 West Bayfront Parkway, Erie, PA 16507-2004  
14317258 +E-mail/Text: fsgb@fsgbcollections.com Mar 16 2019 02:18:50 Finance System of Green Bay Inc,  
301 North Jackson Street, Green Bay, WI 54301-4938  
14317259 +E-mail/Text: bankruptcy@firstenergycorp.com Mar 16 2019 02:18:23 First Energy,  
Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526  
14294663 +E-mail/PDF: resurgentbknnotifications@resurgent.com Mar 16 2019 02:30:10 LVNV Funding,  
PO Box 10497, Greenville, SC 29603-0497  
14294665 +E-mail/Text: bnc-aquafinance@quantum3group.com Mar 16 2019 02:18:39 MBC Investments,  
PO Box 844, Wausau, WI 54402-0844  
14317263 +E-mail/Text: bnc-aquafinance@quantum3group.com Mar 16 2019 02:18:39 MBC Investments LLC,  
PO Box 1584, Wausau, WI 54402-1584  
14294664 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Mar 16 2019 02:18:57 Mabt - Genesis Retail,  
Bankcard Services, PO Box 4477, Beaverton, OR 97076-4401  
14294666 +E-mail/Text: MEvan@mchl.org Mar 16 2019 02:18:36 Millcreek Community Hospital,  
5515 Peach Street, Erie, PA 16509-2695  
14294667 E-mail/Text: Bankruptcy@natfuel.com Mar 16 2019 02:18:18 National Fuel, PO Box 4103,  
Buffalo, NY 14264  
14317271 +E-mail/Text: eggssupportservices@alorica.com Mar 16 2019 02:18:27 NCO Financial Systems Inc,  
5 Penn Center West, Suite 100, Pittsburgh, PA 15276-0126  
14345317 +E-mail/Text: Bankruptcy@natfuel.com Mar 16 2019 02:18:18 National Fuel, Legal Dept.,  
P.O. Box 2081, Erie, PA 16512-2081  
14309045 E-mail/PDF: cbp@onemainfinancial.com Mar 16 2019 02:31:28 OneMain, P.O. Box 70912,  
Charlotte, NC 28272-0912  
14294669 +E-mail/PDF: cbp@onemainfinancial.com Mar 16 2019 02:30:05 Onemain Financial/Citifinancial,  
6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198  
14295056 E-mail/PDF: rmscedi@recoverycorp.com Mar 16 2019 02:31:34 Orion Portfolio Services LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605  
14330951 E-mail/Text: bnc-quantum@quantum3group.com Mar 16 2019 02:18:04  
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
Kirkland, WA 98083-0788  
14295034 E-mail/PDF: rmscedi@recoverycorp.com Mar 16 2019 02:31:34  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
14294672 +E-mail/PDF: resurgentbknnotifications@resurgent.com Mar 16 2019 02:30:09  
Square One Financial/Cach LLC, 4340 S Monaco Street, 2nd Floor, Denver, CO 80237-3485  
14294674 +E-mail/Text: DL-ICOMSBankruptcy@charter.com Mar 16 2019 02:18:37 Time Warner Cable,  
PO Box 0901, Carol Stream, IL 60132-0901  
14317285 +E-mail/Text: bankruptcydepartment@tsico.com Mar 16 2019 02:18:45 Transworld Systems Inc,  
Collection Agency, 507 Prudential Road, Horsham, PA 19044-2308  
14294677 +E-mail/Text: BankruptcyNotice@upmc.edu Mar 16 2019 02:18:42 UPMC Hamot, 201 State Street,  
Erie, PA 16550-0001  
14294678 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Mar 16 2019 02:17:50  
Verizon, 500 Technology Drive, Suite 500, Weldon Spring, MO 63304-2225

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Wilmington Savings Fund Society, FSB, as trustee o

District/off: 0315-1

User: vson  
Form ID: 213

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14294658\* First Premier, 601 South Minneapolis Ave, Sioux Falls, SD 57104  
14376812\* UPMC Community Medicine, PO Box 1123, Minneapolis MN 55440-1123  
14317286\* +UPMC Hamot, 201 State Street, Erie, PA 16550-0001  
14317249 ##+CMI - Community Medicine, Inc., 1599 North Hermitage Road, Hermitage, PA 16148-3180  
14294668 ##+Northwest Consumer Discount Bank, 1324 East Grandview Boulevard, Erie, PA 16504-2736  
14294673 ##+Stellar Recovery Incorporated, Attn: Bankruptcy, 4500 Salisbury Road Suite 105,  
Jacksonville, FL 32216-8035

TOTALS: 1, \* 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 17, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on March 15, 2019 at the address(es) listed below:

Daniel P. Foster on behalf of Joint Debtor Bonnie Lynn Murphy dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Debtor Joel Edward Murphy dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, as trustee of  
Stanwich Mortgage Loan Trust A bkgroup@kmlawgroup.com  
Lisa Cancanon on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for  
Wilmington Savings Fund Society, FSB, DBA Christiana Trust, not in its individual capacity, but  
solely in its capacity as Owner Trustee for WF 19 lisac@w-legal.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6